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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Andrew WATSON

Group Art Unit: 3624

U.S. Serial No.: 09/453,800

Examiner: KARAMIS, Stefanos

Filed: December 03, 1999

For: SYSTEMS AND METHODS FOR BUILDING PERSONALIZED ACCOUNT

Commissioner for Patents  
U.S. Patent and Trademark Office  
220 20<sup>th</sup> Street S.  
Customer Window, Mail Stop Amendment  
Crystal Plaza Two, Lobby, Room 1B03  
Arlington, VA 22202

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OCT 15 2004  
GROUP 3600

REPLY UNDER 37 CFR §1.111

Sir:

Responsive to the Office Action mailed April 07, 2004 by the Patent Office (PTO), please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper. **Remarks** begin on page 7 of this paper.